

In re:
Usmaan Mela
Debtor

Case No. 22-12033-TA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0973-8
Date Rcvd: May 05, 2023

User: admin
Form ID: 318a

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 07, 2023:

Recip ID	Recipient Name and Address
db	Usmaan Mela, 3 Broadleaf, Irvine, CA 92612-2838
41366850	+ CACH / RESURGENT CAPITAL SERVICES, 6801 S CIMARRON RD STE 4, LAS VEGAS, NV 89113-2273
41366851	California Department of, Tax and Fee Administration, Po Box 942879, Sacramento, CA 94279-0001
41385727	+ EDUCAP, INC., C/O RUDY GABA, 25 MAUCHLY, SUITE 300, IRVINE, CA 92618-2331
41385728	+ ENTHUSIAST AUTO GROUP, C/O THE MOORE LAW GROUP, 3710 S SUSAN ST, SANTA ANA, CA 92704-6966
41366863	+ PIONEER CAPITAL SOLUTIONS, 300 E MAIN ST STE 306, ANOKA, MN 55303-2468

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: FTHCASEY.COM	May 06 2023 04:12:00	Thomas H Casey (TR), 26400 La Alameda, Suite 210, Mission Viejo, CA 92691-8578
smg	EDI: EDD.COM	May 06 2023 04:12:00	Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
smg	EDI: CALTAX.COM	May 06 2023 04:12:00	Franchise Tax Board, Bankruptcy Section MS: A-340, P.O. Box 2952, Sacramento, CA 95812-2952
41366847	+ Email/Text: Support@adastrarecoveryservicesinc.com	May 06 2023 00:16:00	AD ASTRA RECOVERY SERVICES, 7330 W 33RD ST N STE 118, WICHITA, KS 67205-9370
41366848	^ MEBN	May 06 2023 00:09:15	AWA COLLECTIONS, PO BOX 6605, ORANGE, CA 92863-6605
41366849	+ Email/Text: support@tbcs.la	May 06 2023 00:16:00	BEST SERVICE COMPANY, 6700 S. CENTINELA AVE., CULVER CITY, CA 90230-6304
41366852	+ EDI: CAPITALONE.COM	May 06 2023 04:12:00	CAPITAL ONE, PO BOX 31293, SALT LAKE CITY, UT 84131-0293
41366854	+ Email/PDF: creditonebknotifications@resurgent.com	May 06 2023 00:14:42	CREDIT ONE BANK, PO BOX 98875, LAS VEGAS, NV 89193-8875
41366855	+ EDI: AMINFOFP.COM	May 06 2023 04:12:00	FIRST PREMIER BANK, 601 S MINNESOTA AVE, SIOUX FALLS, SD 57104-4868
41366856	EDI: CALTAX.COM	May 06 2023 04:12:00	Franchise Tax Board, Personal Bankruptcy MS A340, P.O. Box 2952, Sacramento, CA 95812-2952
41366857	+ EDI: LCIICSYSTEM	May 06 2023 04:12:00	IC SYSTEM, PO BOX 64378, SAINT PAUL, MN 55164-0378
41366858	EDI: IRS.COM	May 06 2023 04:12:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346

District/off: 0973-8

User: admin

Page 2 of 3

Date Rcvd: May 05, 2023

Form ID: 318a

Total Noticed: 27

41366859	EDI: JEFFERSONCAP.COM	May 06 2023 04:12:00	JEFFERSON CAPITAL SYSTEMS, 16 MCLELAND RD, SAINT CLOUD, MN 56303
41366853	EDI: JPMORGANCHASE	May 06 2023 04:12:00	CHASE CARD SERVICES, PO BOX 15369, WILMINGTON, DE 19850
41366860	+ Email/Text: bankruptcy@ncaks.com	May 06 2023 00:16:00	NATIONAL CREDIT ADJUSTERS, 327 W 4TH AVE, HUTCHINSON, KS 67501-4842
41366861	+ Email/Text: bankruptcy@ncaks.com	May 06 2023 00:16:00	NATIONAL CREDIT ADJUSTERS, P.O. BOX 550, HUTCHINSON, KS 67504-0550
41366862	^ MEBN	May 06 2023 00:08:53	NCB MANAGEMENT SERVICES, 1 ALLIED DR, TREVOSE, PA 19053-6945
41366864	EDI: PRA.COM	May 06 2023 04:12:00	PORTFOLIO RECOVERY ASSOCIATES, 150 CORPORATE BLVD, NORFOLK, VA 23502
41366865	+ EDI: PMSCOLLECTS.COM	May 06 2023 04:12:00	PROGRESSIVE MANAGEMENT SYSTEMS, 1521 W CAMERON AVE FL 1, WEST COVINA, CA 91790-2738
41366866	Email/Text: bknotifications@sdcu.com	May 06 2023 00:16:00	SAN DIEGO COUNTY CREDIT UNION, 5555 MILDRED ST, SAN DIEGO, CA 92110
41366868	EDI: USAA.COM	May 06 2023 04:12:00	USAA SAVINGS BANK, PO BOX 47504, SAN ANTONIO, TX 78265

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
41366867	*+	THE BEST SERVICE COMPANY, 6700 S CENTINELA AVE, CULVER CITY, CA 90230-6304

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 07, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 5, 2023 at the address(es) listed below:

Name	Email Address
Benjamin Heston	on behalf of Debtor Usmaan Mela bhestonecf@gmail.com benheston@recap.email,NexusBankruptcy@jubileebk.net
Kristin T Mihelic	on behalf of U.S. Trustee United States Trustee (SA) kristin.t.mihelic@usdoj.gov
Thomas H Casey (TR)	msilva@tomcaseylaw.com thc@trustesolutions.net

District/off: 0973-8

User: admin

Page 3 of 3

Date Rcvd: May 05, 2023

Form ID: 318a

Total Noticed: 27

United States Trustee (SA)

ustpregion16.sa.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	<u>Usmaan Mela</u>	Social Security number or ITIN	xxx-xx-1283
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Central District of California			
Case number: 8:22-bk-12033-TA			

Order of Discharge – Chapter 7

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Usmaan Mela

[include all names used by each debtor, including trade names, within the 8 years prior to the filing of the petition]

Debtor 1 Discharge Date: 5/5/23

Dated: 5/5/23

By the court: Theodor Albert
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

26/AUTU

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.